Revised 01/2012

FILED

rile

Application (1)

UNITED STATES BANKUPTCY COURT MAY - N5 2014 WESTERN DISTRICT OF TEXAS.

U.S. BANKRUPTCY COURT

IN RE:

Cheryl Cummings

5:08 - bk - 50790

Bankruptcy Case Number

APPLICATION FOR PAYMENT OF UNCLAIMED FUNDS

Comes now the Claimant identified below to make Application for an Order authorizing payment of unclaimed funds now on deposit in the Treasury of the United States for the benefit of Claimant. Claimant was a creditor/debtor in the above captioned bankruptcy case and has not received payment of these funds which are due and owing to the Claimant. Claimant further states that Claimant is:

NAME OF CLAIMANT: as agent for TERI Loan Holdings, LLC
PHONE NUMBER: 964.938.3000LAST FOUR DIGITS OF SOCIAL SECURITY NO: N/A
MAILING ADDRESS: 800 Corporate Drive, suite 408

CITY: Ft. Lauderdale STATE: FL ZIP: 33334

and that a dividend in the amount of \$202510 was awarded in this case to the claimant, which dividend is currently unclaimed and held by the Clerk of Court.

Claimant certifies that all statements made by Claimant on this Application and any attachments required for this Application are, to the best of Claimant's knowledge, true and correct. Accordingly, Claimant requests the Court to enter an Order authorizing payment of the pro rata dividend due upon this claim.

Date: 5/2/2014

nnillis Traceis Claimant's Signature

State of Flor do County of Blowwd

Subscribed and sworn to before me this and day of Men

Notary Public

My commission expires:

Mail to: United States Bankruptcy Court Attn: Annette Anderson, Finance 615 E. Houston, Suite 546

San Antonio, TX 78205

VERONICA KOENIG
MY COMMISSION # EE153035
EXPIRES December 13, 2015

FlorideNotaryService.com

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

TAT	nn.
	ми.
117	11.

Cheryl Cummings	§ 8	5:08-bk-50790
	\$ §	Chapter 13
	§ 8	
Debtor(s)	§	Bankruptcy Case No.
	§	

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on the 2 day of May, 20 14, a copy of the APPLICATION FOR PAYMENT OF DIVIDEND FROM UNCLAIMED FUNDS, and all related attachments, was served on the United States Attorney for the Western District of Texas at the following address:

- O Austin Division
 US Attorney
 Frost Bank Plaza
 816 Congress, Suite 1000
 Austin, TX 78701
- San Antonio Division
 US Attorney
 601 NW Loop 410, Suite 600
 San Antonio, TX 78216
- Midland Division
 US Attorney
 400 W. Illinois Street, Suite 1200
 Midland, TX 79701

- O El Paso Division
 US Attorney
 US Courthouse
 700 E. San Antonio, Suite 200
 El Paso, TX 79901
- O Waco Division
 US Attorney
 800 Franklin Ave, Suite 280
 Waco, TX 76701

Dated: 5/2/2014

By Jennifer Francis

List of Enclosures

- I. Application for Payment of Unclaimed Funds
- II. Certificate of Service
- III. AO 213 Form
- IV. W-9 Tax Form
- V. Copy of Driver's License: Jennifer Traveis
- VI. Transfer of Claim:
 The Education Resources Institute, Inc. to TERI Loan Holdings, LLC.
- VII. Trustee's Notice to Pay Unclaimed Funds to the Court
- VIII. Certificate of Service for above
- IX. Affidavit of Authorization: TERI Loan Holdings, LLC to Boston Portfolio Advisors
- X. Allonge and Assignment:
 The Education Resources Institute, Inc. to TERI Loan Holdings, LLC.
- XI. Loan Documents for BPA Account Nos.: 1012852

1014996 1015965

Boston Portfolio Advisors, Inc.

Tel: 954.938.3000 Fax: 954.938.6976 Web: www.bostonportfolio.com

08-50790-cag Doc#38 Filed 06/10/13 Entered 06/10/13 16:53:14 Main Document Pg 2 of 17 08-50790-cag Doc#34 Filed 06/28/12 Entered 06/28/12 18:18:06 Main Document Pg 1 of 1

Western District of Texas UNITED STATES BANKRUPTCY COURT

JUN 2 8 2012
U.S. BANKRUPTCY COURT
BY DERUT

In re: Cheryl Cummings Case Number: 08-50790

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. 1111(a). Transferor hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

TERI Loan Holdings, LLC	The Education Resources Institute, Inc.
Name of Transferee	Name of Transferor
Name and address where notices to transferee	
should be sent:	
Boston Portfolio Advisors	Court Claim # (if known): 11
800 Corporate Drive, Suite 800	Amount of Claim: \$ 32712.24
Fort Lauderdale, FL 33334	Date Claim Filed: 07/25/2008
Phone: 617-217-2878	Phone: 617-217-2878
Last Four Digits of Acct, #: 3842	Last Four Digits of Acct. #:
Name and address where transferee payments should be sent (if different from above):	
Boston Portfolio Advisors	
800 Carparate Drive, Suite 408	
Fort Lauderdale, Fl. 33334	
I declare under penalty of perjury that the informati best of my knowledge and belief.	on provided in this notice is true and correct to the
By: Kithy ama	Date:

08-50790-cag Doc#38 Filed 06/10/13 Entered 06/10/13 16:53:14 Main Document Pg 3 of

FORM BID (Official FOR-GOTSO-road Claim#11-1 Filed O	17/25/08 Main Document	Page 1 of 7
United States Bankruptcy Court Western District of Texas	\$	
Name of Debtor Cheryl Cummings	Case number 08-50790	
NOYE This form should not be used to make a claim for an administrative expense case. A frequest for payment of an administrative expense may be filed pursuant to	ansing after the commencement of the to 11 U.S.C. § 503	7
Name of Creditor (The person or other entity to whom the debtor owes money or property): The Education Resources Institute	O Check dox if you are aware that anyone else has filed a proof of cleim relating to your claim. Attach copy of statement giving particulars	••••••••••••••••••••••••••••••••••••••
Name and address where notices should be sent: The Education Resources Institute PO BOX 848103 Boston, MA 02284-8103 Felephone number (800) 755-8374	Check box if you have revar received any notices from the bankrupkcy court in this case. Check box if the address differs from the address on the envelope sent to you by the court.	This space is for Court Use Only
Account or other number by which credior identifies debtor:		
1. Basis for Claim	☐ Retiree benefits as defined ☐ Wages, salaries, and comp Your SS#: Unpaid compensation for selection (date)	ensation (FIII out below)
2. Date debt was incurred: 5/15/08,8/9/08,8/7/07	3. If court judgment, date of	
Total Amount of Claim at Time Case Filed; 32712.24 fall or part of your claim is secured or entitled to priority, also complete to Check this box if claim includes interest or other charges in addition to additional charge.	tiem for 6 below. to the principal amount of the claim. At	tlach liemized statement of all interest or
in secured claim, If any \$	Amount entired to priority of the claim: Wages, salaries, or commissions (up to bankruptcy petition or cessation of a 11 U.S.C. § 507(a)(3). Confibitions to an employee benefit priority of the commissions of an employee benefit presonal, family, or household uso personal, family, or household uso personal, family, or household uso personal, family, or household uso \$57(a)(7). Taxes or panalise owns to government of \$57(a)(7). Taxes or panalise owns to government of \$74, \$75, \$75, \$75, \$75, \$75, \$75, \$75, \$75	Boured priority claim 154,650), "earned within 60 days before £ang of the debth's business, whichever is earlier— 101 - 11 U.S.C. § 507(a)(4) 11 U.S.C. § 507(a)(6) 11 U.S.C. § 507(a)(6) 10 a spouse, former spouse, or child - 11 U.S.C. § 14 u.S.C. § 507(a)(6) 15 U.S.C. § 507(a)(6) 15 U.S.C. § 507(a)(6) 16 and every 3 years thereafter with respect
CREDITS: The amount of all payments on this claim has bee the purpose of making this proof of cloim. Supporting Documents: Attach copies of supporting documents, purchase orders, invoices, itemized statements of runnic court judgments, mortgages, security agreements, and eviden DO NOT SEND ORIGINAL DOCUMENTS. If the documents a explain. If the documents are voluminous, attach a summary, Date-Stamped Copy: To receive an acknowledgment of the it enclose a stamped, self-addressed envelope and copy of this pate. Sign and print the name and title, if any, of the creditor or claim (attach copy of power of attorney, if any): TERI; By R's Bankruptcy Supervisor, Is/ Kathy Amary.	ents, such as promissory ng accounts, contracts, ice of perfection of iten. ire not available. filing of your claim, proof of claim. other person authorized to the this	This Space is fer CourtUse Only
Penatry for peranting transluters claim: Fine of up to \$500,000	T .	8 U.S.C. 56 152 and 3571

08-50790-cag Doc#38 Filed 06/10/13 Entered 06/10/13 16:53:14 Main Document Pg 4 of 17

UNITED STATES BANKRUPTCY COURT WESTERN DIVISION OF TEXAS SAN ANTONIO DIVISION

IN RE CHERYL CUMMINGS	CASENO: BKS-08-50790 G
	CHAPTER 13
Debtor	

TRUSTEE'S NOTICE TO PAY UNCLAIMED FUNDS TO THE COURT

COMES NOW, Mary K. Viegelahn, the Chapter 13 Trustee in this case, and reports the following:

- 1. Debtor filed for relief under Chapter 13 on March 21, 2008. The Court Confirmed Debtor's plan on May 20, 2008.
- 2. BOSTON PORTFOLIO ADVISORS, (the "Creditor") filed a proof of claim in the above referenced case and the Trustee made payments thereon. Disbursement checks to this creditor have not been negotiated.
- 3. The Trustee, therefore, believes the unclaimed funds owing the creditor should be paid to the Court, pursuant to Section 347 of the Bankruptcy Code.
 - 4. The Trustee's check for \$2,625.10, payable to the Clerk of the Court, is attached to this notice.

FURTHER, in compliance with Rule 3011 of the Rules of Bankruptcy Procedure and 11 U.S.C. Sec. 347(a), the Trustee files the following list of all known names and addresses of the persons and the accounts to which they are entitled to be paid from the estate.

Name and Address of Creditor

Amount of Disbursement Check

8OSTON PORTFOLIO ADVISORS 800 CORPORATE DR #408 FT LAUDERDALE,FL 33334 \$2,625.10

Respectfully submitted,

/s/ Mary K. Viegelahn

MARY K. VIEGELAHN CHAPTER 13 STANDING TRUSTEE 909 N.E. Loop 410, Suite 400 San Antonio, TX 78209 (210) 824-1460 08-50790-cag Doc#38 Filed 06/10/13 Entered 06/10/13 16:53:14 Main Document Pg 5 of 17

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

IN RE:

CHAPTER 13

CHERYL CUMMINGS

DEBTOR(S)

CASE NO.: 08-50790 G

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the attached document was served. May 02, 2013 by First Class Mail, upon the following:

Debtor(s): CHERYL CUMMINGS 9055 SAHARA WOODS UNIVERSAL CITY, TX 78148

AND TO THE CREDITORS AND PARTIES IN INTEREST LISTED BELOW:

BOSTON PORTFOLIO ADVISORS 800 CORPORATE DR #408 FT LAUDERDALE, FL 33334

Attomey For Debtor(s)
ROGENA JAN ATKINSON LLC
P O BOX 90628
LAW OFFICES OF RJ ATKINSON LLC
SAN ANTONIO, TX 78209-9088

1\$1

Mary K. Viegelahn Chapter 13 Trustee

AFFIDAVIT OF AUTHORIZATION

STATE OF MA	
COUNTY OF SU HOLK	
furtherance of the United States Bankruptcy Court Or Education Resources Institute, Inc., were transferred to TERI Loan Holdings, LLC has retained 225 Franklin Street, 26 th Floor, Boston, Massachusett management, collection, and resolution of the portfolio 4. Boston Portfolio Advisors has been provere maintained by me in the regular course of busing	ings, LLC, as Manager of the LLC. Int and Agreement of Assignment, and in der, all receivables potentially due to The TERI Loan Holdings, LLC. In the services of Boston Portfolio Advisors, is, as the exclusive agent for the to of receivables potentially due. To rovided with all the business records, which tess, in the prior proceedings.
Sworn to before me this day of June , 2012 Subscribe 1 1 1 1 1 Notary Public Notary Public 1 1 1 1 Notary Public Notary	ned and sworn to before me this lay of June 2012 My Lommiss ion expires: Feb. 15, 2019
CERTIFICAT CONFORM	E OF ITY
STATE OF MOSSAUNISETTS COUNTY OF SUFFOIK	
The undersigned attorney, does hereby certify practice in the State of <u>MASA(MUSATS</u> by <u>Debaah Legas</u> (notary) on the <u>11+h</u> day of taken in the manner prescribed by and in conformity where the acknowledgment was taken.	and that the acknowledgment executed 2012 to the affidavit was
IN WITNESS WHEREOF, I have hereunto so which is a second s	while Pistorino

08-50790-cag Doc#38 Filed 06/10/13 Entered 06/10/13 16:53:14 Main Document Pg 7 of

ALLONGE OF ENDORSEMENT AND AGREEMENT OF ASSIGNMENT

Recitations and Representations

- 1. This Note is transferred pursuant the Modified Fourth Amended Joint Plan of Reorganization of The Education Resources Institute, Inc. ("TERI") and the Official Committee of Unsecured Creditors dated as of August 26, 2010 (the "Plan"), which was confirmed by entry of an order of confirmation of the United States Bankruptcy Court for the District of Massachusetts on October 9, 2010. Section 6.3(d) of the Plan provides for the transfer from TERI to the TERI Plan Trust of all its right, interest, and title in TERPs assets, including, without implied limitation, any and all student loan notes owned or held by TERI as of the Plan's "Effective Date" as therein defined ("Notes").
- 2. For the purpose of implementing Section 6.3(d) of the Plan, TERI and the TERI Plan Trust entered into that certain Assignment Agreement dated as of November 19, 2010 (as amended and supplemented, the "Assignment Agreement"). On the Effective Date and on the date hereof, TERI represents that it is the owner of all legal and equitable interests in and rights to and under the Notes transferred pursuant to the Assignment Agreement, including without implied limitation the Note to which this instrument is affixed.
- 3. The parties acknowledge the transfer of the rights of TERI Plan Trust to receive title to the Notes under the Assignment Agreement to TERI Loan Holdings L.L.C, a wholly owned subsidiary of TERI Plan Trust (sometimes herein, "Holdings").
- 4. This instrument shall be applicable to all Notes conveyed by the Assignment Agreement. A copy of this instrument may be affixed to each such Note; provided, however, that the failure to affix a copy of this instrument to any such Note shall in no way limit or impair the validity of the transfer of any such Note to Holdings, or the rights of the Holdings, under any such Note.

Endorsement

Pay to the order of TERI Loan Holdings LLC, without representations or warranties, express or implied, and without recourse, express or implied, of any type, kind, character or nature except as may be specifically set forth in the Plan or Assignment Agreement.

Confirmatory Assignment

For the avoidance of doubt, if this instrument is appended to any documentation evidencing an obligation to pay money which does not technically constitute a "promissory note" under applicable law, the undersigned does hereby sell, assign, transfer and convey all of the rights of the undersigned therein to TERI Loan Holdings LLC, which assignment shall be on the same terms as, and as evidence of, the transfer required by the Assignment Agreement.

General

In the event that any Note or documentation endorsed or assigned hereby is in electronic form, this instrument shall be deemed affixed thereto when placed within the electronic file

08-50790-cag Doc#51 Filed 05/05/14 Entered 05/06/14 16:38:26 Main Document Pg 10 of

08-50790-cag Doc#38 Filed 06/10/13 Entered 06/10/13 16:53:14 Main Document Pg 8 of

containing the copy of, or data constituting, the record of such Note or documentation, to the same extent as if physically attached to a tangible instrument or document.

By execution hereof, TERI further confirms that, pursuant to section 8 of the Assignment Agreement, TERI Plan Trust possesses the power of attorney therein described relative to all Notes assigned and conveyed under such Assignment Agreement, and the undersigned hereby consents to TERI Plan Trust assigning such power to Holdings.

IN WITNESS WHEREOF, the undersigned has executed this instrument as of the [4] day of [Worch], 2012.

THE EDUCATIONAL RESOURCES INSTITUTE, INC.

By: William Davidson

Senior Vice President and Chief Financial Officer

08-50790-cag Doc#51 Filed 05/05/14 Entered 05/06/14 16:38:26 Main Document Pg 11 of 19

08-50790-cag Doc#38 Filed 06/10/13 Entered 06/10/13 16:53:14 Main Document Pg 9 of



American Education Services
Guaranter/Insurer Relations
1200 North Seventh Street • Harrisburg, PA 17102-1444
Phone: 717-720-3300 • Fax: 717-720-3928 or 717-720-3921
www.aesSuccess.org

ASSIGNMENT OF RIGHTS

Borrower's Name:

CHERYL L CUMMINGS

Borrower's Social Security Number:

3842

Disbursement Date:

05/16/06

Current Owner:

122962PM NCT

For the value received, the undersigned hereby assigns and transfers all right, title and interest arising from this note to The Education Resources Institute (TERI) without recourse or warranty.

By:

(Patricia Walton)
Supervisor, Guarantor/Insurer Relations

08-50790-cag Doc#38 Filed 06/10/13 Entered 06/10/13 16:53:14 Main Document Pg 10 of

* Graditmonthy Student * Loan Raquest/Credit Agreement - Signature Page

HON-NEGOTIABLE CREDIT AGREEMENT - THIS IS A CONSUMER CREDIT TRANSACTION

LOANIPROGRESS INFORMATION

Astrive Education Loan

School: SAINT PHILIP'S COLLEGE

Lender: Cherter One Bank, N.A. Loan Amount Requested: \$11000.00

Repayment Option: Immediate Repayment

Deterral Petiod Margin; 5.65

Repayment Period Margin: 5.65

Loan Origination Fee Percentago: 9.00

Academic Period: 08/2006-05/2007

STUDENT SOURCHER MISORMATION (think be at least 18 years of age)

Sorrower Name: Charyi L Cummings Social Security #1.454688-3842 Current Snelsyen CHECK N OO Current Position: Office stall Years of Previous Regargement: 4 Years

Home Address: 9055 Sehers Woods Universal City, TX 78148 Date of Birth:

Home Telephone: 2102907953 Kinckyer Telephone: 210810097

Years There: 9 Years 5 Months

All purps, shild support, or aspectic maintenance moneses do nel times to be revealed if you do not want them considered for repaying this chilgston. If you are relying on such additional increas, please provide details on a separate cheet of paper.

Bauders Chizenetip (check one bat): M.U.S. Personal Reference Hernot, Dabbe Rici Reference Street Address: (RS) Was Exclid Reference City/State/Zip: Stocker, CA 95077

CI Eligible Non-Chisen (Albach front & back copy of CIS ar ebident visa card)
Reference (Fram Tel R. (COI) 852-863 Work Tel 8:

By my signature, I certify that I have cond, understand and agree to the terms of and understate the obligations are forth on all four (4) pages of this cannot segment property agrees a fine quantity to the armount of the form of the form of major to present AB,04-07 CRAWO, IBDC,0206 **Condit Approximent**. I understand that any person who knowledge to five one. I maderate that I are not required to (as my families which may habite from or imprisonment. This Craft Approxime is signature. It I change to five any signature on or to riga alcotronically this Craft Approxime to the condit Approximent and my signature, and necessary and another than the sequent approximent, I intend (3) my has or electronic to in an electronic algorithm to be an original different, (16) so conduct and that is to a set original different, (16) so conduct and that I have be an original different, (16) so conduct the first few, (1) per far persons and electronic records and conduct to the conduct that Craft Approximent will not be presented by Article 3 of the Uniform Conventrial Code, and my obligations until the Craft Approximat this Craft approximat will be explicated to Approximate the form. newial Code

For aurposes of the following notices. "you" means the Borrower, nat the Leader.

FOR ALABAMA RESIDENTS: CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT SEFORE YOU SIGN IT.

(6) DO NOT SIGN THIS CREDIT AGREEMENT DEFORE YOU READ THE WRITING ON THE FOLLOWING PAGES, EVEN IP OTHERWISE ADVISED.

(b) DO NOT SIGN THEE CREDIT AGREEMENT IF IT CONTAINS ANY BLANK SPACES.

YOU RAVE THE RIGHT AT ANY FIRE TO PAY IN ADVANCE THE UNIAND BALANCE UNDER THIS CREDIT AGREEMENT YOU HAVE THE RIGHT AT ANY FIRE TO PAY IN ADVANCE THE UNIAND BALANCE UNDER THIS CREDIT AGREEMENT AND WOULEAU BY ALLIES AND WOLLDON OF THE WOLLDON ON THE WOLLDON OF THE WOLLDON ON THE WOLLDON ON THE WOLLDON ON TH AND YOU MAY BE ENTITIED TO A PARTIAL REPURD OF THE FINANCE CHANGE.

PLHASE STOKEHILDW - BETTIRN This Page With Proof of income and Other Information III accidents) - FAX TO: 600-704-0406

Signature of Borrows

unming and 1 May 2006

LENDER COPY AB.06-07.CRWO.100C.0206 PN01_RF_06-07_CRWO_F_X_CUMMINGS_A103789136.pdf

MIULVA

08-50790-cag Doc#38 Filed 06/10/13 Entered 06/10/13 16:53:14 Main Document Pg 11 of

NOTE DISCLOSURE STATEMENT

. 12,087.91 03789136							
Loan No.		e	itudest:	CHERYLL	CHANG	NGS	
		_	Date:	May 16, 20			
CHERYL L CU	MMINGS			Lander Name			
9035 SAHARA 1	WOODS ITY, TX: 75148 (LISA .		CHARTER (
OMVERSACE	111, 12 73140	our.		COOWRON			
This disclosure states Because your Loan is	eent relates to your Loan a cither being distersed or	Note disturse extering repu	á ch gratot, or the n	May 16, 200)6 c being mo	Lind, the F	oliowing
oy Ivoda nokyemelni	ur Loan is being given to	you.		s Financed		Total of Pay	
ANNUAL PERCENTAG		CHARGE.	The seconds of	ന്മൂട്ട് പെട്ടി	Y		we said zijo
yearly rate.	will con you.		10-504 OF 03-50		700 62167	28,927	5688 SETRES 7.20
11,924	9 \$ 17.5	27.20	\$	2000			
Your payment scheduli	swill be:			<u> </u>			
Number of Payments	Amount of Paymo		en Phymeols en			6/2006	<u></u>
240	5 120.53	040	the 16th day	of cack month be	Zisteroz.	Ø TIMO	
		I					
VARIABLE GATP.	Die Annual Percentage	Raic, which i	is bosed on an	isdes plus a mor	gin, may li	refesse ést	ing the te
the loan if the index ca	e increases. The index i	s (c'acck cac	3.				
The Wall Street of	Adjusted Monthly - To prod (Eattern Edition)	on the last bu	I IO YOU 223miz	SOU COTEVANT INC	KND,		
714-71417974700	Marie Challerents A	The blokest	11 # 1 a k - d -	se rate oublished	ia the "Mi	oncy Rates	. Rection c
Prime Rate Index	Adjusted Quarterly -	I we talk tacks	O 2. DININ PROF			•	
The Well Street A	Adjusted Quarterly- pmal (Fastern Edition)	on the less be aparena of t	işinesa day olu ka onu annalı i	esca culcular que Leadon laterbani	aner. k Offered	Rates outli	shed in th
The Wall Street Ad	pmal (Eastern Edition) (justed Quarterly - The vice of The Wall Street	on the lest be average of t lournal (Bas	işinesa day ol i ke ond-monih i tem Edition) o	esen enteneur qui London Interhani In the first busine	aner. k Offered	Rates outli	shed in th
The Wall Street Ad LINOR lader Ad "Money Races" see calcade morehs in	pmal (<u>Esseen Edillen)</u> jussed Quarterly - The rion of <u>The Wall Street</u> mencifately preceding th	on the last be average of t loveral (Eu- le first day of	isiness day or i he one-month <u>jem Edition)</u> C Feach calendor padon farerbac	each culchear que London Interhali in the first busine i quarter. is Offered Rate in	ener. k Offered sublished i	Rates publicach of the in the "Mon	ished in th three (3)
The Wall Street Ad LINOR lader Ad "Money Races" see calcade morehs in	pmal (Eastern Edition) (justed Quarterly - The vice of The Wall Street	on the last be average of t loveral (Eu- le first day of	isiness day or i he one-month <u>jem Edition)</u> C Feach calendor padon farerbac	each culchear que London Interhali in the first busine i quarter. is Offered Rate in	ener. k Offered sublished i	Rates publicach of the in the "Mon	ished in th three (3)
The Wall Street Ad LINDR Index Ad Money Rates Set calender morely it X LIBOR Index Ad section of The Wa	junial (Fastern Editlor) of justed Quarterly - The ridon of The Wall Street mendiately proceeding the justed Monthly - The of Il Street Journal (Fastern Il Street Journal (Fastern)	os the lest be average of the lowest (Earlie list day of me-mostic La Philipp) on	is incest day of the one-month income Edition) of each calendar ondon farerbar the first busin	esen entendar que London Interhani in the first busine quarter, ik Offered Rote p ese doy of each o	k Offered es day of c sublished i solendar m	Rates publicants of the in the "Monitorsh, and defer	ished in th three (3) wy Rates* red will in
The Wall Street for Morey Ruder Ad Money Ruder Seculondar morehs in St. 180R Index Ad section of The Wall Any increase in the in	pmal (Fastern Edillor) of justed Quaeterly - The control of The Wall Stund monolistic proceeding the justed Monthly - The of M.S. real Journal (Fastern rules and the Amnual P.	on the lest be average of the lowest (Ear towns). (Ear the first day of the comment La pediction) on the comment Land (Ear) on the comment Land (Ear	he one-month tern Edition) of reach calendor ondon farerban the first busin the which occu-	esch gelchaur ga: Landon interhani in the first busine i quarter, ak Offered Rate p ess day of each c rs while principa	k Offered es day of c sublished i ofendar m il paymenta	Rates publicate to the in the "Moniorith, and defer the Rate who was a second contract to the	ished in the three (3) way Rates' red will in the occur
The Wall Street for Money Rates See Along Rates See Calendar morehs in XI 180R today Advanced in the in amount of any surrest principal and faterest pay	justed Quarterly - The vision of The Wall Storm municipately proceding the justed Monthly - The o ILS real Journal Jeanson rules and the Annual Pr and all future payment ments are deferred with	on the lest be average of it towns! (But to list day of the list day of the emission) on the circumstrate Res. Any incrementation that the circumstrate the list day incrementation that the list day of the list da	istness day of the one-month in the Calendar onder facebasian the Cast business which occurse in the lade to another of the indestance of	esch etichour que London Interhani in the first busine inquater. & Offered Rate p ess day of each of rs white principa x and the Annos I and the Annos to and international and international	erer. k Offered estaty of contribution offered offered offered offered Thereenta there offered offered	Rates publicach of the in the "Montonih, us and defer ge Rate ab crease is it in your fosa	ished in the three (3) way Rates* red will in the coust the index is well increased.
The Wall Street for Linds Ruder Ad "Money Races" see calendar months in XI 180R Lodex Ad section of The Wa Any increase in the ithe amount of any syrreni principal and interest pay Annual Percentage Rule a amount of your fairure pri	pmil (Fasern Ediller) - justed Quarterly - The dison of The Wall Stope mucliately proceding th justed Monthly - The o ILS real Journal (Faser) rudes and the Annual P and all foture payment ments are deferred will disch occurs after you h incipal and Taseres pay incipal and Taseres pay	on the lest be average of the lowers. (But lowers less than the first day of the emission of the lowers less than the lowers lowers lowers lowers begin to meets begin to meets begin to meets begin to meets begin to the lowers lowers.	istness day of the one month free Edition C reach citedor order free busin the first bu	each colonous que to product and the limit busine equater. As Offered Rate p eas day of each of rs while principa x and the Annous at and insteres par r next crossed pur	k Offered its day of a published i polendar or il poyment il Porcenta, is, Any in lyments of yment off or its.	Rates publicants of the in the "Montonih. Ly and defer ge Rate where In the creame In the creame In the creame and your loss and you de	ished in the three (3) way Rates' red will in the index will increase te. For exercise, which is the index will increase te. For exercise, which is the index will increase te. For exercise in the index will increase te. For exercise in the index will increase te. For exercise in the index will be index with the index will be index will be index with the index will be ind
The Wall Street for LINOR Index Ad Money Rates See calculate months in XILIBOR Index Ad section of The Wa Any increase in the i the amount of any current principal and interest pay Annual Percentage Rate w amount of your fature per assume you obtain a feat	justed Quarterly - The vision of The Wall Scott moving the Wall Scott justed Monthly - The oil listed Monthly - The oil listed Monthly - The oil listed Journal Jeans and all feture payment ments are deferred will high occurs after you had included in access pay in your justor year, in your justor year, in	on the lest be average of it formal (Bar Lournal (Bar Lourna) (Bar Lournal (Bar Lourna) (Bar Lournal (Bar Lourna) (Bar Lou	nsinces day of the one-month pern Edition) (Feach calendar and one fine that the first business in the first examination of the amount of all make principal in make principal of \$10,000, as (10,000, as)	esch einemarque London Interhani in the first busine i quarter. & Offered Rose p ess day of each o rs white principa a and the Amous I future paymeit and interest pai r next oraumi pa t am interest rate	k Offered is day of outlished it oblendar on I paymental is. Any in lyments of yment od, to if the in	Rates publicants of the in the "Montonik, up and defer ge Rate where the interest of the proof for the interest of the interes	ished in the (3) way Rates' will in index well force well force for principal contract of the pr
The Wall Street Ad "Money Racks" See calendar morehs in XI E180R Index Ad section of The Wa Any increase in the i the amount of any current principal and interest pay Annual Percentage Role is amount of your fature per Essume you obtain a loss interest payments entil at house if or form if	ymal (Fascen Editor) - The index of The Wall Store mentiotely preceding the justed Monthly - The of Il Street Lournal (Fasten and all feature payment ments are defected will hich occurs after you have in your justor year, in your justor year, in your justor year, in your justor year, her your graduation, and sier your graduation, and sier your graduation, and sier year the increment and the increment sier years the increment and the increment sier the sier the increment sier the increment sier the increment sier the sier	on the lest be average of it formal. (But he first day of the second Lin, Edition) on the creenage Res. Any increase the aver begun to ments begin the amount the around the around the control of the co	istness day of the one-month pern Edition) of Feach calendar ondon finerbant the first busine which occurses in the inde amount of all make principular of \$10,000, a cat term of the is while Brincipular is while is wh	each epichama qui London Interhain in the first busine quarter. & Offered Race press day of each of rs while principa x and the Annos 1 I future payment al and interest pa t am interest rate foom is 20 years	k Offered is day of outlished it oblendar on I paymental is. Any in lyments of yment od, to if the in	Rates publicants of the in the "Montonik, up and defer ge Rate where the interest of the proof for the interest of the interes	ished in the three (3) way Rates* red will in ich occus he index to will incre for princil acreased in acreased in the for each acreased in acreased in the second in the the second in the second in the the second in the second in the the second in the second in the second in the second in the the second in the second in the second in the second in th
The Wall Street for Morey Racket See Calendar morehs in St. 180R Index Ad section of The Wall Any increase in the interaction of any current pay Annual Percentage Role is amount of your fature pay chedian a loss interest payments entil af on January list of your ce 591.01, and your monthly	justed Quarterly - The idea of The Wall Stored into of The Wall Stored in Wall Stored justed Monthly - The of Il Street Lournel (Featen index and the Annual P. and all future payment meets any deferred will kinch occurs after you had in your justed year, in your justed year, her your graduation, and principal and interest up principal and	on the less to a seeinge of it louings. (Ras- ie first day of the first day increase the see and the seed of the first day of	istness day of the continuous day of the con	eschedungs: London Interhani in the first busine iguarter. & Offered Rice person of each of rs while principe is while principe as and the Annou I future paymenal and interest par in next orusual pa is an interest par is loon is 20 years el and interest p \$59.37.	arter. k Offcred sist day of contributed in coloradar on the contributed in the contribu	Rates publicate of the cash of the cash of the in the "Month, to and defer ge Rate who crease in the year loss austinest da and you de terest role it are deferred arment, who was not the cash of the	ished in the three Chi- wy Rates' red will in the occus he index is will incre te. For exicer principal acressed will incoming the con- information in
The Wall Street for Morey Rates? See Calendar morehs in Calendar morehs in St. 180R Index Advances in the Index Advances in the Index Advances of any current play chiciped and interest particular for four fature parasseme you obtain a form interest payments shill after increase payments for your see \$91.01, and your monthly large the factor increase payments for increase payments for increase payments and payments.	justed Quarterly - The pion of The Wall Stored into of The Wall Stored in the Wall Stored justed Monthly - The of Il Street Lournal Leauson ndex and the Annual Property and all future payment meets are deferred will rich occurs after you had not your parduation. But from your parduation. But from your parduation. But from your parduation. But from your parduation. But principal and interest up principal and interest po sayment is more than 15 any subsequent holder.	on the less be- average of it lovers (Est lovers) (Est le first day of the first day the first d	istness day of the constitution of the constitution of the calculation of the calculation of the calculation of the calculation of \$10,000, at the calculation of \$10,000, at the calculation of the calcul	eschedungs: London Interhani in the first busine iguarter. & Offered Rice person of each of rs while principe is while principe as and the Annou I future paymenal and interest par in next orusual pa is an interest par is loon is 20 years el and interest p \$59.37.	arter. k Offcred sist day of contributed in coloradar on the contributed in the contribu	Rates publicate of the cash of the cash of the in the "Month, to and defer ge Rate who crease in the year loss austinest da and you de terest role it are deferred arment, who was not the cash of the	ished in the three (3) way Rates and will in the course the index of well increased in will increase in the work in the
The Wall Street for Money Racket See Calendar morehs in Miller Ad Section of The Wall Street of The Wall Street of The Wall Street of Any increase in the increase and factorial part of form the amount of your feature parassumer you obtain a loss interest payments entil af on January 1st of your to \$91.01, and your monthly	justed Quarterly. The size of Quarterly. The size of The Wall Stope, mendiately proceding the justed Monthly. The of U.Sircal Journal Jeanson and and the Annual Praced meets and defended will shick occurs after you had hick occurs after you had hick occurs after you had hick occurs after you had hick your justor year, in see your graduxian, and rior year, the inserest pur principal and interest pur principal and interest pur sayment is more than 15 any seek had only to perform any seek had only to principal and only to principal and principal and principal and principal and principal and principal and principal princ	on the less be- on the less be- average of it loveral (Ess is first day of the first day of the emonth Le Edition) on creenings Re s, Any incre- increase the ave begin to the enpays the e	istness day of the one-month term Beltion) of Feach calendar on the first business the first business in the iseles a smooth of all make principaling with your of \$10,000, as not term of the while principality increase by our may be charguent holder to \$250,000.	eschedungs: London Interhani in the first busine iguarter. & Offered Rice person of each of rs while principe is while principe as and the Annou I future paymenal and interest par in next orusual pa is an interest par is loon is 20 years el and interest p \$59.37.	arter. k Offcred sist day of contributed in coloradar on the contributed in the contribu	Rates publicate of the cash of the cash of the in the "Month, to and defer ge Rate who crease in the year loss austinest da and you de terest role it are deferred arment, who was not the cash of the	ished in the three (3) way Rates and will in the course the index of well increased in will increase in the work in the
The Wall Street An Linux Index Ad Money Racket Secalendae morehs in Money Racket Secalendae morehs in St. 180R Index Ad section of The Wall Any increase in the index and secret pay Annual Percentage Role is amount of your fature payments payments entil af on January list of your to \$91.01, and your monthly LATE CHARGES: If a you defaule, Lender (or compute the Annual Percentage). Fatimizer: All numerical	ymnd (Fastern Editor) - justed Quarterly - The will on of The Wall Stored monolately proceeding the justed Monthly - The of Il Street Lournal (Faster) and all future payment meets any deferred will kinch occurs after you had not your pustor year, in your pustor year, in your pustor year, principal and interest we principal and interest and the principal principal and interest principal and interest principa	on the less be- average of it lovers (Ess is list day of consent List edited on the edited of comman List edited on comman List edited on comman List edited on comman List edited on comman List edited days face, y or any subse energy point of have to pe all payment	istness day of the one-month term Belition) of each calendar or the first business the time the sace in the index occurs of all make principality of \$10,000, at term of the cat term of the c	each estenant qui London Interhant in the first busine i quarter. & Offered Race pi ess doy of each of ess while principe is and the Annos I future payment al and interest par i next orusate pa i next orusate pa i land interest pa estimates.	with the control of t	Rates publicach of the in the "Montonsh. It and defer ge Rate who crease In the year look sustement do and you determed to the deferred when the deferred agment, when crease the	ished in the three Chessey Rates* red will in the occus he index to will incre te. For ex- for principal acressed to will incre te margin to margin to
The Wall Street for Money Races and Calendar months in Salabor Index Advanced in the Index Advanced in the Index Advanced in the Index Advanced Index Advanced Index Advanced Index	ymnd (Fastern Editor) is used Quarterly - The olion of The Wall Store mentioned by the Store of The Wall Store in the Store of The Store in the Stor	on the less be- average of it lowers (Ess to list day of the list day the list day the repayra the areast the repayra the accuse to days face, y or any subse the list day the list da	isinces day of the chief month in the first business in the first	each estenant qui London Interhant in the first busine i quarter. & Offered Race pi ess doy of each of ess while principe is and the Annos I future payment al and interest par i next orusate pa i next orusate pa i land interest pa estimates.	with the control of t	Rates publicach of the in the "Montonsh. It and defer ge Rate who crease In the year look sustement do and you determed to the deferred when the deferred agment, when crease the	ished in the three Chessey Rates* red will in the occus he index to will incre te. For ex- for principal acressed to will incre te margin to margin to
The Wall Street As I Almost Ruder As Money Ruder See Calcudar months in Money Ruder As Section of The Wall Section of Your Interest payments and a formation of your set System you obtain a form interest payments entil af on January list of your set Syst. Oi, and your monthly LATE CHARGES: If a you defaul, Lender (or it compute the Annual Percenture of The PREPAYMENT: If you Resignates: All numerical See your contract documents scheduled date, any secur	ymnd (Fastern Editor) is used Quarterly - The olion of The Wall Store mentioned by the Store of The Wall Store in the Store of The Store in the Stor	on the less be- on the less be- average of it loveral (Ess is first day of the first day of the emonth Le Edition) on creenings Re s, Any incre- increase the ave begin to the enpays the necess the enpays the payment the enpays the secures ayments wou to thave to pe tale payment to thave to pe tale payment and payment	istness day of the one-month term Beltion) of Feach calendar on the first business which occurs in the interior of the same of a make principating with your of \$10,000, at term of the while principal interior of the same o	each estenant qui London Interhant in the first busine i quarter. & Offered Race pi ess doy of each of ess while principe is and the Annos I future payment al and interest par i next orusate pa i next orusate pa i land interest pa estimates.	with the control of t	Rates publicate of the in the "Montonth, it and defer gas late of the constant	ished in the three (3) way Rates* red will in the course the index to will increase the for principal increased to will increase in will increase in the course in the cou
The Wall Street for Money Ruser 3et all and Money Mone	pmal (Eusern Editor) in pure of the Wall Sugar and of The Wall Sugar and the Annual Plants on the Your graduation, and rior year, the inscreas which year and inscreas and principal and inscreas which year and inscreas and principal and inscreas and prepayed the Camount Finance of the	on the less be- on the less be- average of it loveral (Ess is first day of the first day of the emonth Le Edition) on creenings Re s, Any incre- increase the ave begin to the enpays the necess the enpays the payment the enpays the secures ayments wou to thave to pe tale payment to thave to pe tale payment and payment	istness day of the one-month term Beltion) of Feach calendar on the first business which occurs in the interior of the same of a make principating with your of \$10,000, at term of the while principal interior of the same o	each estenant qui London Interhant in the first busine i quarter. & Offered Race pi ess doy of each of ess while principe is and the Annos I future payment al and interest par i next orusate pa i next orusate pa i land interest pa estimates.	ster. k Offered is day of a solutished i colendar en il poyment I Percenta I Percen	Rates publicate of the in the "Montonth, it and defer gas late of the constant	ished in the three (3) and will in the class of the course the index to well increased in well increased in will increased in will increased in will increase in well increased in well in the well in wel
The Wall Street An Linux Ruder An Money Ruder An Money Ruder An Calendar morehan in St. 180 Rt Index An section of The Wall Ruder of Index Any increase in the indicated and interest payment of your fature payment of your fature payments payments entil af on laneary list of your to supply the Annual Percentage Role in annuary list of your to Spi. Of, and your monthly your default, Lender (or incompute the Annual Percentage). He applied the Annual Percentage of the Englishments of the Indiana. The Indiana scheduled date, any security in the Annual Principal Annual of the Remarkship of o	pmal (Eusern Editor) in pure of the Wall Sugar and of The Wall Sugar and the Annual Plants on the Your graduation, and rior year, the inscreas which year and inscreas and principal and inscreas which year and inscreas and principal and inscreas and prepayed the Camount Finance of the	on the less be- on the less be- average of it loveral (Ess is first day of the first day of the emonth Le Edition) on creenings Re s, Any incre- increase the ave begin to the enpays the necess the enpays the payment the enpays the secures ayments wou to thave to pe tale payment to thave to pe tale payment and payment	isinces day of the one-month term Belition) of each calendar month term in the first business in the first business in the index occurs of all (2000, all term of the calendar of the cal	each estenant qui London Interhant in the first busine i quarter. & Offered Race pi ess doy of each of ess while principe is and the Annos I future payment al and interest par i next orusate pa i next orusate pa i land interest pa estimates.	with the control of t	Rates publicate of the in the "Montonth, it and defer gas late of the constant	ished in the three (3) way Rates* red will in the course the index to will increase the for principal increased to will increase in will increase in the course in the cou
The Wall Street An Linux Index An Calendar morehs in Money Racket Secalendar morehs in Mills 18 Linux Index Any increase in the indicator and interest payment of any current payment of your fature payment of your fature payments payments entil after any one obtain a loss interest payments entil after 19 your certain your morehly lard of your compute the Annual Percentage, Lender (or incompute the Annual Percentage, Lender (or incompute the Annual Percentage). See your contract document scheduled done, any security of the Annual Principal Annual of the Remarkship of Annual Annual poid to Character paid to Character pa	smal (Fascen Editor) is used Quarterly - The office of The Wall Store monoistely proceeding the justed Monthly - The officer of Historical Lournal (Faster) and all future payment meets are defected will shich occurs after you hereful and interest pay in a your purior year, the increast may principal and interest payment is more than 15 may subsequent holder comage Rate by two perchast officers, you will not disclosures except the limits for any additional Inligitancest and prepayment fore (Amount Financed pt. Financed ERYL L CUMMINGS	on the less be- on the less be- average of it loveral (Ess is first day of the first day of the emonth Le Edition) on creenings Re s, Any incre- increase the ave begin to the enpays the necess the enpays the payment the enpays the secures ayments wou to thave to pe tale payment to thave to pe tale payment and payment	isinces day of the one-month term Belition) of each calendar month term in the first business in the first business in the index occurs of all (2000, all term of the calendar of the cal	each estimate qui London Interhain in the first busine i quarter. & Offered Race pi ess day of each of ess day of each of a set of each of a set of each of the first set of each of each of each of the first set of each of each of each of the first set of each o	with the control of t	Rates publicate of the in the "Montonth, it and defer gas late of the constant	ished in the three (3) way Rates* red will in the course to index a will increased a will increased a will increased a will increased in the course of the c
The Wall Street Ad LIDOR Radex Ad "Money Rades" secondar moreha in XI LIBOR Index Ad section of The Wall Any increase in the in principal and interest pay Annual Percentage Role is amount of your fature pay Annual Percentage Role is amount of your fature pay Annual Percentage Role is amount of your fature pay Annual Percentage Role is amount for your to Statemer you obtain a losa interest paymants entil af on harvery list of your to Statemer you obtain a losa interest paymants entil af on harvery list of your LATE CHARGES: If a you default, Lender (or i compute the Annual Perce PREPAYMENT: If you Resimilates: All numerical See year contract docume scheduled date, any secur Principal Amount of I kemazation of Annual Amount poid to CH	smal (Fascen Editor) is used Quarterly - The office of The Wall Store monoistely proceeding the justed Monthly - The officer of Historical Lournal (Faster) and all future payment meets are defected will shich occurs after you hereful and interest pay in a your purior year, the increast may principal and interest payment is more than 15 may subsequent holder comage Rate by two perchast officers, you will not disclosures except the limits for any additional Inligitancest and prepayment fore (Amount Financed pt. Financed ERYL L CUMMINGS	on the less be- on the less be- average of it loveral (Ess is first day of the first day of the emonth Le Edition) on creenings Re s, Any incre- increase the ave begin to the enpays the necess the enpays the payment the enpays the secures ayments wou to thave to pe tale payment to thave to pe tale payment and payment	isinces day of the one-month term Belition) of each calendar month term in the first business in the first business in the index occurs of all (2000, all term of the calendar of the cal	each estimate qui London Interhain in the first busine i quarter. & Offered Race pi ess day of each of ess day of each of a set of each of a set of each of the first set of each of each of each of the first set of each of each of each of the first set of each o	with the control of t	Rates publicate of the in the "Montonth, it and defer gas late of the constant	ished in the three (3) way Rates* red will in the course the index to will increase the for principal increased to will increase in will increase in the course in the cou
The Wall Street An Linux Index An Calendar morehs in Money Racket Secalendar morehs in Mills 18 Linux Index Any increase in the indicator and interest payment of any current payment of your fature payment of your fature payments payments entil after any one obtain a loss interest payments entil after 19 your certain your morehly lard of your compute the Annual Percentage, Lender (or incompute the Annual Percentage, Lender (or incompute the Annual Percentage). See your contract document scheduled done, any security of the Annual Principal Annual of the Remarkship of Annual Annual poid to Character paid to Character pa	smal (Fascen Editor) is used Quarterly - The office of The Wall Store monotoned by the Store of The Wall Store of The Wall Store of The Committee of The Office of The Off	on the less be- on the less be- average of it loveral (Ess is first day of the first day of the emonth Le Edition) on creenings Re s, Any incre- increase the ave begin to the enpays the necess the enpays the payment the enpays the secures ayments wou to thave to pe tale payment to thave to pe tale payment and payment	isinces day of the one-month term Belition) of each calendar month term in the first business in the first business in the index occurs of all (2000, all term of the calendar of the cal	each estendard qui London Interhali in the first busine i quarter. & Officred Rote pi esse day of each of rs while principal a and the Amost a manufacture particular in the payment of and interest par- er next orased par- er next orased par- er toon is 20 years et and interest par- ers and interest parers and interest par- pers and interest parers and interes	street. ke Offered is stay of a southished it colendar on all poyment in the programmer of the programmer of the programmer is to of the programmer of the programmer of the programmer is a south of the programmer is a	Rates publicate of the in the "Montonth, it and defer gas late of the constant	ished in the three (3) way Rates* red will in the course to index a will increased a will increased a will increased a will increased in the course of the c
The Wall Street An Money Racket Sec calculate morets in Money Racket Sec calculate morets in the instruction of The Wall Street of The Wall Street of The Wall Street of Sec calculate more in the instruction of The Wall Street of Sec calculate the amount of your feature per amount of your feature per on the sec calculate the second of the Sec calculate the second of the Sec calculated Sec calcu	smal (Esseen Editor) is used Quarterly - The oliver of The Wall Store money of the Market of the Wall Store in the Common of The Wall Store in the Common of The Market of the Annual Prand all feature payment meets are deferred with thich occurs after you hacept and insecrat pay in a your just or year, the insecrat we principal and insecrat payment is more in the course of the c	on the less be- on the less be- average of it loveral (Ess is first day of the first day of the emonth Le Edition) on creenings Re s, Any incre- increase the ave begin to the enpays the necess the enpays the payment the enpays the secures ayments wou to thave to pe tale payment to thave to pe tale payment and payment	isinces day of the one-month term Belition) of each calendar month term in the first business in the first business in the index occurs of all (2000, all term of the calendar of the cal	each estendard qui London Interhali in the first busine i quarter. & Officred Rote pi esse day of each of rs while principal a and the Amost a manufacture particular in the payment of and interest par- er next orased par- er next orased par- er toon is 20 years et and interest par- ers and interest parers and interest par- pers and interest parers and interes	with the control of t	Raies publicach of the in the "Montonth. It and defer ge Rate wherease In it your floor assistment do not the deferred the deferred wherease the increase the repayment, white reases the repayment.	ished in the three (3) way Rates* red will in the course to index a will increased a will increased a will increased a will increased in the course of the c

08-50790-cag Doc#51 Filed 05/05/14 Entered 05/06/14 16:38:26 Main Document Pg 14 of

-08-50790-cag-Doc#38 Filed 06/10/13 Entered 06/10/13 16:53:14 Main Document Pg 12 of



American Education Services Guarantor/Insurer Relations 1200 North Seventh Street • Harrisburg, PA 17102-1444 Phone: 717-720-3300 - Fax: 717-720-3928 or 717-720-3921 www.sesSuccess.org

ASSIGNMENT OF RIGHTS

ENDA

Borrower's Name:	CHERYL L CUMMINGS
Borrower's Social Security Number	r:3842
Disbursement Date:	06/07/07
Current Owner:	122962QC NCT
	this and interest arising from this
For the value received, the unders note to The Education Resources	gned hereby assigns and transfers all right, title and interest arising from this institute (TERI) without recourse or warranty.

08-50790-cag Doc#51 Filed 05/05/14 Entered 05/06/14 16:38:26 Main Document Pg 15 of 19

08-50790-cag Doc#38 Filed 06/10/13 Entered 06/10/13 16:53:14 Main Document Pg 13 of 17

		mangatan kangan kangan dan kangan kangan Kangan kangan kanga
non-hegotiable cri	edit agreement – This is a condumer crecat t	RAMAGONA TOTAL TOTAL STATE OF THE STATE OF
ALPHONISH MEORIALINE	NAME OF THE PARTY	
striva Undergraduate Loan	Academic	Period: 08/2 007-06/2008
ender Charter One Bank, N.A.	School: SAINT PHILIPS COLLEGE	
nan Amount Requested; \$13700.00	Repayment Option: Full Deferral	,
elemai Period Margin*; 5.65 public laterat rate squale the USOR laterx pl		pination Fee Percentage: 10.50
PROVIDE UPONIATION THE L		
Somewer Name: Cheryl & Cummings Social Security (http://www.3842	Common Administration of the Control	ed Gity, TX 76148 teptsone: (210) 566-4525
Aobile Telephone: Curent Employer: WESTERDON ENGINEERING	E-mail Address:	(eleptrone: (215) 400-0691
current Position: Office shall	19mp rinter & man (400011417)	*
	ones income do not have to be revenied if you do not want i nai income, please provide details on a separate cheef of pa	ber counidated for rebelief gra
Chude at Chinaratáp (check arm box): (ii U.S.,		(First state) freeholds to BIO to votes the
Reference Ghystesev20; personal Section of the Plant Section of the Property of the Plant Section of the Property of the Plant Section of the Property of the	nd and agree to the inema of and undertake the obligations set facts on a Agreement. I widerstand that any person who knowingly makes a or or implement. This Croffs Agrammed is signed under each. I i personal and any advant persons that require eigenture, if it chooses to require eigenture, I intend (i) on the or closterate algorithm to be an explain choisemet, these of the Croff Agreement and patched motions and absorbed significant, and (iv) that this Croffs Agreement will not	har my algunture as or to algo electronically clerification in matter applicable fidera to be no congress decomment, (iii) to consecu-
Parlemence Chyristere/Lor. Combine Sand Sand Sand Sand Sand Sand Sand Sand	m or imprisonment. This Croftly Agramman is signed under sont, photoset and any related portions than require of partners. If theories is require of paramer, I industr (f) my flux are of someonie nigenture to be an replan's choiremit record of this Croftly Agramman and publish motion is alsofrenia rightforms, and (iv) that this Croftly Agreement with no old absolvable rightforms, and (iv) that this Croftly Agreement with no with Agramman will not be unique to, but any squarter of my obligative south Agramman.	har my algunture as or to algo electronically clerification in matter applicable fidera to be no congress decomment, (iii) to consecu-
Reference Gayranavara:	on or imprisonment. This Credit Agramment is signed under seet; by pleasest and any related sections than require department, lift choose to require elegantment, if much section than require elegantment, it may be an elegantment and mixtude unclines and the interest of the credit Agramment and mixtude unclines and alsofronic registeries, and (by) that this Credit Agramment with not be misject to, but any spender of my obligative what agramment will not be uniform to, but any spender of my obligative what it means the Bottower, not the Earlick.	he my algundare on or to algo risotemically electronic algundate trader applicable finishes to be no original decrement, (iii) to constant to generate by Article 2 of the Uniform a will be subject in, Article 2 of the Uniform
Palerance Ghysteretry — Company Scientific Reviewed Agreement An O'T-Off CRYNO. ISDC-1106 ("Craffe Agreement An O'T-Off CRYNO. ISDC-1106 ("Craffe Agreement an or to right electronically this Crotic Agriculture on or to right electronically this Crotic Agriculture on or to right electronically this Crotic Agriculture and only solution and early solution for the agriculture of policies with the Leader by electronic records at Commercial Code, and my obligations reside this Crotical Crotic. Par narrootest of the following actives. "FOR ALABAMA RESIDENTS: CAUTION	on or imprisonment. This Credit Agramment is signed under seet; by pleasest and any related sections than require department, lift choose to require elegantment, if much section than require elegantment, it may be an elegantment and mixtude unclines and the interest of the credit Agramment and mixtude unclines and alsofronic registeries, and (by) that this Credit Agramment with not be misject to, but any spender of my obligative what agramment will not be uniform to, but any spender of my obligative what it means the Bottower, not the Earlick.	he my algundare on or to algo risotemically electronic algundate trader applicable finishes to be no original decrement, (iii) to constant to generate by Article 2 of the Uniform a will be subject in, Article 2 of the Uniform
Proposition of the following that I have pend, understand Agreement AN 97-01 CRNO. SIDG-1106 ("Crails" Agreement AN 97-01 CRNO. SIDG-1106 ("Crails" Agreement and the pendition, which may instance on or to rigo electronically this Croils Agreement and any advant speciated as policies that and similar and the periods of periods and the periods of periods and the periods of periods and the periods of the period of the periods	on or imprisonment. This Credit Agricument is signed under sett, present and any related serious than require of parters, is It chooses to require of passace, I include it (i) on the or electronic signature to be an ender's checkwait proced of this Credit Agricument and related unclose and electronic reputation, and (iv) that this Credit Agricument will not be majore to, but any tension of my obligation with Agreement will not be majore to, but any tension of my obligation which agreement will not be majore to, but any tension of my obligation when the Boltower, and the Espacial. — IT IN THEOREMENT ANY THAT YOU THORDUGGELY REA	he my algustate as or to the electronically electronic algustate to de my supplied to be no original document. (iii) to control to general by Article 9 of the Uniform a will be subject to, Article 9 of the Uniform D THE CONTRACT BEFORE YOU
By any algument, I corrify that I have pend, moderates Agreement AN 67-08 CRNO. SIDC. 1106 ("Crails" Agreement AN 67-08 CRNO. SIDC. 1106 ("Crails" Agreement and see to right electronically this Croils Agreement and any action may include fin injustance on or to right electronically this Croils Agreement and any actions are plained in the section of the sections of the sections with the Leader by alsotronic records an Commercial Code, and my obligations under this Crommercial Code, and the fallowing the control of the Code of the	on or imprisonment. This Croft Agriculant is eighted ander sent, present and any related periods that require eighteners, if these to be recognise eighteners, if there is the require eighteners in present the anticological eighteners to be recognise eighteners for the croft of the croft agriculture of the croft of the croft agreement and advictorie registers, and (iv) that this Croft Agreement will not be unique to, but may special of my obligation with a contract of my obligation of the croft of the contract of my obligation of the croft of the contract of my obligation of the croft of the contract of my obligation of the croft of the contract of my obligation of the croft of the contract of my obligation of the croft of the contract of th	he my algorites as or to the electronically electronic algorites under applicable failers to be no original document, (iii) to conduc- te general by Article 9 of the Uniform a will be subject in, Article 9 of the Uniform
By say algument, I comify that I have pend, understant Agreement AB 97-08 CRNO. SIDC.1106 (*Confe of them is sold)out to penalties, which may instant on the right electronically this Crosis Agreement and may entered points that the Crosis Agreement and may entered points that the sold can law, (ii) may the printent or printent of Le and can law, (ii) may the printent or printent of the sold can law, (ii) may the printent or printent of Commercial Code, and my obligations under this Commercial Code, and my obligations under this Commercial Code. Par personne of the following motives. "The personne of the following motives." FOR ALABAMA REGIDENTS - CAUTION SIGN IT. FOR WISCONSIN RESIDENTS - NOTICE (*) DO NOT SIGN THIS CREDIT AGRE OTHERWISE ADVICED.	on or imprisonment. This Credit Agricument is eigned under sent, the present and any related sertions than require eignement, th't choose to present and any related sertions than require eignement, th't choose to be recorded eignement and related undirect the eignement report of the Credit Agricument and related undirect and activate requirement, and (iv) that this Credit Agricument will not be unique to, but they tender of my obligation with Agreement will not be unique to, but any tender of my obligation with Agreement will not be unique to, but any tender of my obligation which Agreement will not be unique to, but any tender of my obligation which Agreement will not be unique to, but any tender of my obligation. I I IT IN INFORMATANY THAT YOU THORDUGHLY REAL TO CUSTOMER! EMENT REFORE YOU READ THE WRITING ON THE INFORMATION ANY SPACES.	by my signifies an or to the elementally belonged algorithm and mypinals federal to be no original december (iii) to be detected by Article 9 of the Uniform a will be subject to, Article 9 of the Uniform D THE CONTEACT BEFORE YOU
By say algorithms, I corriefy that I have send, moderates Agreement AB 97-06 CRWO-100C-1106 (*Crails Agreement AB 97-06 CRWO-100C-1106 (*Crails Agreement AB 97-06 CRWO-100C-1106 (*Crails Agreement are to right electronically fibit Crotic Agreement and any solution to crotic Agreement and any solution to crotic Agreement and any solution around the leader by also trains a politic of the horizon with the Leader by also trains a politic of the horizon with the Leader by also trains a politic of the horizon with the Leader by also trains a politic of the horizon with the Leader by also trains a politic of the horizon with the Leader by also trains a politic of the horizon with the Leader by also trains a politic of the horizon with the Commercial Cade. **PAR ALABAMA RESIDENTS - NOTICE (*) DO NOT SECH THES CREDIT AGRE OTHER WISCONSIN RESIDENTS - NOTICE (*) DO NOT SECH THES CREDIT AGRE OTHER WISCONSIN RESIDENTS - NOTICE (*) DO NOT SECH THES CREDIT AGRE (*) VOIL ARRE ENTITIED TO AN EXACT	of a physician The Cools Agrament is signed and only in present and any soluted sortions than require eigenteen. If these to be recognise signed and the could appreced to be recognise signed and the crost appreciate signed to be recognised and the crost appreciate signed and additional signed and the crost appreciate with solute additional signed and the crost appreciate with solution and the crost appreciate and the solution and the crost appreciate and the solution and the solution and the crost appreciate and the solution and the could be solved as a solved and the could be solved and the solved and	DE MY SIMPLES OF OF THE PROCESSION OF THE UNITED OF THE CONTRACT BEFORE YOU THE CONTRACT BEFORE YOU THE POLLOWING FACES, EVEN IF
Padronco Gayranetoto: Gazana Scientification of the padronco Gayranetoto. Confirm State of the S	on or imprisonment. This Credit Agricument is eigned under sent, the present and any related sertions than require eignement, th't choose to present and any related sertions than require eignement, th't choose to be recorded eignement and related undirect the eignement report of the Credit Agricument and related undirect and activate requirement, and (iv) that this Credit Agricument will not be unique to, but they tender of my obligation with Agreement will not be unique to, but any tender of my obligation with Agreement will not be unique to, but any tender of my obligation which Agreement will not be unique to, but any tender of my obligation which Agreement will not be unique to, but any tender of my obligation. I I IT IN INFORMATANY THAT YOU THORDUGHLY REAL TO CUSTOMER! EMENT REFORE YOU READ THE WRITING ON THE INFORMATION ANY SPACES.	by my signifies an or to the elementally belonged algorithm and mypinals federal to be no original december (iii) to be detected by Article 9 of the Uniform a will be subject to, Article 9 of the Uniform D THE CONTEACT BEFORE YOU
Proprietable of the following writers and control of the control o	of a physician The Cook Agramme is signed and seen. The Cook Agramme is signed and so yellow prices that require objects, it choose to require objects, it choose to the tender of the cook agramme and admitted to be an endered choicent rightcome, and (b) that the Crotic Agramme and mixed another side choicent rightcome, and (b) that the Crotic Agramme will not be subject to be not separate of my originate with agramme will not be subject to be not separate of my originate with agramme the Bottymer, but he have separate of my originate with agramme the Bottymer, but he have separate of my originate and the Earder. The there are the Bottymer, but the Earder of the Ear	DE MY SIMPLES OF OF THE PROCESSION OF THE CONTRACT BEFORE YOU THE CONT
Proprietable of the following motives of the control of the contro	on or imprisonment. This Groft Agriculant is eighted under set. The present and any related serious that require eighteen, it is despected to require eighteen, I indeed it in a first of the control of	DE MY SEMENTS OF THE SEMENTAL SELECTION OF T
By say algorithms, I corriefy that I have send, medicates Agreement AB 07-06 CRWO-100C-1104 (Corrier Aburn is subject to penalties, which may include findination on or to right electrosically this Crobit Agriculture on or to right electrosically this Crobit Agriculture of the part of the law, (i) say that problems at princes of the horizone with the London by also tonic records at Commercial Code, and my obligations records at Commercial Code, and my obligations worker this Commercial Code, and the following worthers, "" FOR WISCONSIN RESIDENTS - NOTICE (o) DO NOT SECH THIS CREDIT AGRE OTHERWISE ADVISED. (d) UP NOT SECH THIS CREDIT AGRE (o) YOU ARE ENTITIED TO AN EXACT (d) YOU HAVE THE RIGHT AT ANY TI AND YOU MAY BE ENTITLED TO A	of a physician The Cook Agramme is signed and seen. The Cook Agramme is signed and so yellow prices that require objects, it choose to require objects, it choose to the tender of the cook agramme and admitted to be an endered choicent rightcome, and (b) that the Crotic Agramme and mixed another side choicent rightcome, and (b) that the Crotic Agramme will not be subject to be not separate of my originate with agramme will not be subject to be not separate of my originate with agramme the Bottymer, but he have separate of my originate with agramme the Bottymer, but he have separate of my originate and the Earder. The there are the Bottymer, but the Earder of the Ear	DE MY SIMPLES OF OF THE PROCESSION OF THE CONTRACT BEFORE YOU THE CONT
By any eigenstant, I corrify that I have pend, moderates Agreement ASI 67-501 CRNO. SIDC. 1106 (*Crailit Agreement ASI 67-501 CRNO. SIDC. 1106 (*Crailit Agreement ASI 67-501 CRNO. SIDC. 1106 (*Crailit Agreement and new product many instance an or to right electronically this Croilit Agreement and any solution that the content of the product of the product of the period of the product with the Leader by electronic records and Commercial Codes, and my obligations restored an Commercial Codes, and my obligations restored an Commercial Codes, and my obligations restored and Commercial Codes, and my obligations restored an Commercial Codes, and my obligations restored and Commercial Codes, and my obligations restored and Commercial Codes, and my obligations restored and Commercial Codes, and the fill commercial Codes and the codes of the codes	on or imprisonment. This Groft Agriculant is eighted under set. The present and any related serious that require eighteen, it is despected to require eighteen, I indeed it in a first of the control of	DE MY SEMENTS OF THE SEMENTAL SELECTION OF T
By any eigenstant, I corrify that I have pend, moderates Agreement ASI 67-501 CRNO. SIDC. 1106 (*Crailit Agreement ASI 67-501 CRNO. SIDC. 1106 (*Crailit Agreement ASI 67-501 CRNO. SIDC. 1106 (*Crailit Agreement and new product many instance an or to right electronically this Croilit Agreement and any solution that the content of the product of the product of the period of the product with the Leader by electronic records and Commercial Codes, and my obligations restored an Commercial Codes, and my obligations restored an Commercial Codes, and my obligations restored and Commercial Codes, and my obligations restored an Commercial Codes, and my obligations restored and Commercial Codes, and my obligations restored and Commercial Codes, and my obligations restored and Commercial Codes, and the fill commercial Codes and the codes of the codes	on or imprisonment. This Groft Agriculant is eighted under set. The present and any related serious that require eighteen, it is despected to require eighteen, I indeed it in a first of the control of	DE MY SEMENTS OF THE SEMENTAL SELECTION OF T
By any eigenstant, I corrify that I have pend, moderates Agreement ASI 67-501 CRNO. SIDC. 1106 (*Crailit Agreement ASI 67-501 CRNO. SIDC. 1106 (*Crailit Agreement ASI 67-501 CRNO. SIDC. 1106 (*Crailit Agreement and new product many instance an or to right electronically this Croilit Agreement and any solution that the content of the product of the product of the period of the product with the Leader by electronic records and Commercial Codes, and my obligations restored an Commercial Codes, and my obligations restored an Commercial Codes, and my obligations restored and Commercial Codes, and my obligations restored an Commercial Codes, and my obligations restored and Commercial Codes, and my obligations restored and Commercial Codes, and my obligations restored and Commercial Codes, and the fill commercial Codes and the codes of the codes	m or imprisonment. This Goods Agrimment is eighted under seat, the seatest and any reliand serious that require objecters, it chooses to remain objecters, it chooses to the reduced objecters to be an endered choisement, it makes the credit Agreement and published undirect and the control registers, and (M) that this Credit Agreement will not be undered to the action of the Agreement will not be undered to the any sparter of my stripules which Agreement will not be undered, but any sparter of my stripules. I THE INDIPORTANT THAT YOU THIORIDUGHLY READED THE INDIPORTANT THAT YOU THIORIDUGHLY READED THE WRITING ON THE EMMENT REFORK YOU READ THE WRITING ON THE EMMENT REFORK YOU READ THE WRITING ON THE TEMPENT BEFORE YOU ARE SHAPE UNIPAID BALANCE USAN FARTIAL REFUND OF THE FINANCE CHANGE.	DE MY SEMENTS OF THE SEMENTAL SELECTION OF T

08-50790-cag Doc#38 Filed 06/10/13 Entered 06/10/13 16:53:14 Main Document Pg 14 of 17

CHERYLE CUMMINGS

NOTE DISCLOSURE STATEMENT

Lein Na.						
6621794			udent:	CUEDVI 1	CUMMINOS	
			oueni: ale:	June 7, 200		
		L	4.0,			
AUCRUL L AULUM	100			Lender Name	and delicercy	
CHERYL I, CUMMIN					NE BANK NA	
9055 SAHARA WOODS				725 CANTO		
CNIASKOVICILLY	UNIVERSAL CITY, TX 78148 USA			COOWAD'A		
This disclosure statement rela Because your Loan is either b	les 16 your Loan Nove dis class disbursed or emering	bursed t resay	ou Jegjil, of the rep	June 7, 2007 symoni terris an	e being modified, the fo	pllowing
inforestion about your Loan	is being given to you.					
ANNUAL PERCENTAGE RAT	PALL MOR CHAD	70	Leanur	Financed	Total of Pay	ments
-	The dollar amount the o		The magnet of s		Year woman work will be	ecosid sAcc
िक्ट (८६) की पूर्वज तसकी का के सम्बोध स्थार,	int oxior amount in a		to have on the han	behalf.	yen have made ell paye	namis mehaduled.
12,700 %	\$ 35,893.60	40.50				
12.00	33		V,			
L						4
Your payment schedule will be	•					
	mount of Payments	Who	a Payments are	see.		
	206.64	On i		Ceach mouth bo	eineine 1/2010	
240 5	200.04	<u> </u>	3(0 4)			
<u> </u>		 	<u> </u>	 **		
<u> </u>		ļ				
		<u>L</u>				
VARIABLE RATE: The Ann	ual Percentago Rate, wi	hìch is	based on an in	dex plus a mar	gin, may increase dur	ing the tena of
the four if the index sale incres	ves. The index is (chec)	r one				E .
The state of the s	-2 Ed-relly - The bish	er 11	Chank prime r	ate published it	the "Money Rates":	section of
The Wall Come to make (F	actern Publican on the L	шош	JOSE BERTAL	CIT CILL TO ALL LING	MILIT.	I
The state of the state of Additional	ad Onneravia . The kin	heu L	I.S. basic ocupe	rate peolisised	in the Monty Raids	section of
The West Course Invested (6	netern kaliansi da Ute i	MU DW	IDENTICATE OF CO.	CO CII CDOMI GIA	MILI.	
		- 4/12	a cata maasib 1 :	andas i stratuti	K COLUENCE KINGS DOOS!	shed in the
"Money Rates' section of	LA - ASTAIR EARCH STRANG. NORTHERN - 1 ME RAELSZ.) (Paul	ers British of	she fire busine	st day of each of the	three (3)
cricustratouth inauchin	THE WIR SHIPE CONTEN	ระก์	each calendar	marter.	,	
ELIBOR Index Adjusted	the state and are made	—,	. las leterback	Officed Bate o	oblithed in the "Mon	ey Raies
Section of The Wall Street	Modified - The Girchiol	w)	he first busine	er day of the or	eceding calcoder mos	Kh.
section of the Walt Street	tordust the state of Leaf or		ine man demme			1
Any increase in the index on	taka kasaal Massassassa	20	e which econom	u hite miscine	a avmenti are delen	red will introase
principal and interest payments a	watered will income	unrea Le libe	enount of all	future deverse	u, Any increse in the	he index and the
Annual Porcentage Rate which or	while will be per	um lo	make principal	and interest pa	yments on your loan	will increase the
amount of your future principal	ed interest payments !	CEIDA	ing with your	aesi aanual py	yment adjustment di	te. For cusmple.
arrount of your future principal to	lunior year, in the are	YOÙAL I	of \$10,000, ×	un unterest tale	of 11th, and you co	ter principal and §
interest payments until after your	graduation, and the ser	дупъ	at term of the l	oan is 20 year	L If the intental rate a	DOMESTIC IN 1539 1
I as Issues and Island would remove use	o has taleted which as	***	WINE DISKIPS	I ELO MUCHEN Y	syments are account	Will livitense a)
\$91.01, and your exentily princip	al and interest payment:	woul	q (vetsire på 2	9.37.		- 1
1					Lafahe mayasani. Wi	ichever is less. If
LATE CHARGES: If a payment you default, Lender (or any subse	is more than 15 days s	ate ye	o luck oc card	ie ijns waanju n Led 25700 or 23	red to compate the A	nnual Perceouge
you default, Lender (or any subsc	Cheur worden on January	Renj in c	KENNING MICHEM	10 1142 1442 PA		1
PREPAYMENT: If you pay off	Wj. namin some milit ook have	in hi	a presity.			1
SMELY ARIENTE II Jon boy our	(etty, you wanted the	10 pt,				I
Estimates: All numerical discloss	ires except the lose days	men: c	isclosura ace es	dmaies.		į
						60 346 6
See your contract documents for	any másicional informat	ion at	out non-payme	nt, defauk, any	required tepsyment	tal fail betote tug
schooled date, any security inter	cet and biobolomess caps	wq: 3	o penalties.			
1					s	15.307.76
Principal Amourt of New (Ac	nount Financed plus Prep	aid Fin	aut (Links)		•	
Itemszacon of Amount Finance	M					
Amount paid to CHERYLL			5	13.70	0.00	
	. wannings					
Amount paid to				***************************************	,	13,7 <u>00.00</u>
Total Amount Financed					\$	1-1-2-4-4
Jean'ention of Prepaid Flasso	Chuse					
Origination Fee			S	1,60	7.26	
~	~					1,607.26
Total Propert Manage	Cental					
Contraction and 20	ላ ፈርበርልዮ	striva	Undergradua	ie Loan	File Copy	
			-			
						

08-50790-cag Doc#38 Filed 06/10/13 Entered 06/10/13 16:53:14 Main Document Pg 15 of 17



American Education Services
Guarantor/Insurer Relations
1200 North Seventh Street • Harrisburg, PA 17102-1444
Phone: 717-720-3300 • Fax: 717-720-3928 or 717-720-3921
www.aesSuccess.org

ASSIGNMENT OF RIGHTS

	æ002
Borrower's Name:	CHERYL L CUMMINGS
Borrower's Social Security Number:	3842
Disbursement Date:	06/09/06
Current Owner:	122962TS NCT
For the value received, the undersign note to The Education Resources Inst	ed hereby assigns and transfers all right, title and interest arising from this itute (TERI) without recourse or warranty.
By: Patricia Walton) Supervisor, Guarantor/Insure	

08-50790-cag Doc#38 Filed 06/10/13 Entered 06/10/13 16:53:14 Main Document Pg 16 of 17

> Loan Request/Credit Agreement - Signature Page * Craditeorthy Student *

HON-KEGOTIABLE CREDIT AGRECIMENT — THIS IS A CONSUMER CREDIT TRANSACTION

LOAN PROGRAM HIPORMATION

Education One® Education One Undergraduate Loan

Academic Period: 08/2008-06/2007

Lender: JPMorgan Chase Bank, N.A. School: SAINT PHILIP'S COLLEGE

Loan Amount Requested: \$7000.00

Repayment Option: Interest Only

Determent Period Margin: 5.65

Repayment Period Margin: 5.65

Loan Origination Fee Percentage: 9:00

BONGSOMER INFORMATION (Linet he at least 18 years of age)

Borrower Name: Charyl L Cummings 3842 Social Security Public

Home Address: 9055 Selson Woods Universal City, TX 78148

Date of Shift:

Home Telephone: 2102987953 Employer Yolkphone: 2106610097

Current Employer CHECK IF GO Current Position CHECK IF GO Voors at Pravious Employment 4 Years Altmony, etitle support, or separate ma

Years There; 0 Years 5 Movies

Mirneny, child support, or separate maintenance knowns do not have to be revealed if you do not want them considered for repaying this philater. If you are relying on such additional income, please provide deadly on a separate shadt of paper.

wer Ciliserahip (check one box): 🖫 U.S. Cilibin

Personal Reference Hame: Debty Bri Reference Street Address: 2001 West Facility Heterance Chyllessis/200: Saction, CA 95007

By my algorates, I comify that I have seed, understand and agree to the terms of and conferable the obligations not forth on all four (4) pages of this Loss Response Policy (2) pages of this Loss Response Policy (3) pages of this pages of the Loss of imprisonment. The Coopie Agreement is digned stated to the conditions that I are not negative to the majority in might in penalties, which may be about the first open to the Agreement in digned specified to the I are not negative to the conditions that I are not negative to the Agreement and any related codes that require algorithms. If abstract in the condition that any related codes that require algorithm is the first and specified for the problem of this Credit Agreement and any related to the majorithms are not to the condition of the condition

For purposes of the following notices, "you" unum the ficurises; not the Lender.

FOR ALABAMA RESIDENTS: CAUYION -- IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU

FOR WASCONSIN RESIDENTS - NOTICE TO CUSTOMER:

(a) DO NOT SIGN THIS CREDIT AGREEMENT BEFORE YOU READ THE WRITING ON THE POLLOWING PAGES EVEN IF OTHERWISE ADVISED.

(c) YOU HAVE THE RIGHT AT ANY THAT TO PAY IN ADVANCE THE UNFAID BALLANCE UNDER THIS AGREEMENT AND

(d) YOU HAVE THE RIGHT AT ANY THAT TO PAY IN ADVANCE THE UNFAID BALLANCE UNDER THIS AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE.

PLEASE SION BELOW - RETURN This Page with Proof of Josophe and Other Information of applicable) - FAX TO: 806-764-9407

Teryllummings_

Signature of Borrol

LENDER COPY

EQUIP

Date 26 May 2000

EO.06-07.CRWO.10DC.0108 MIST_ED_DEGT_CHING_F_X_CUMDINGS_ATBS#2945 pdf 08-50790-cag Doc#38 Filed 06/10/13 Entered 06/10/13 16:53:14 Main Document Pg 17 of

481855		NOTE DISCL	Los	URE S	TAT	EMENT		
		-	В	ianower	(s)	CHERYLL	CUMMINGS	
Loin No.		-						
				tudent:			CUMMINGS	
			•)ate:		_Jans 9. 200	<u> </u>	
CHERYL L CUA						Lander Nams	and Address:	
9055 SAHARA V							UP MORGANICHASE	lrask.N-a
UNIVERSAL CI	11, (X 78148 USA					ROAD STREET S, OH 43125	
								
	cither bel	s to year Loon Rose dis sig disbursed or excerio being given to you,			the pega	June 9, 2008 Symeon reims an	i e being modified, the feli	aning
ANNUAL PERCENTACE	RATE	FENANCE CHAR	GE	٨	nount l	inarced	Total of Paym	cats
The cost of your cross as a	1	The dollar arcount the o	recit			balit proprietad	The amount you will have	ped after
yemly rice. 12,047	9a	ын соя уюн. 59,078,92		10 you or \$		3.00	you have made all paymen 5	
	~	7,030,7,		<u> </u>			V	
Your payment schedule	will her							
Number of Payments		ount of Psymones	Wh	n Paymer	is are (uc		
35	\$	43.79	On It	e 9th	day of	each month be	dnelag 7/2006	
	\$	38.87	On 11		day of	each reanth beg		
240	3	49,71	On I	⊭ Şib	day el	each month be	inning 7/2009	
The Wall Street Love 1.180R Index Adju Money Rates' sections calendar months imm 1.180R Index Adju	mait (Bayes) sted Que or of 1th nedistely sted ble sted sted sted sted sted sted sted ste	tem Scillon) on the la arterly - The average of Yell Street Intural preceding the first distribution of the Internal preceding the first distribution of the Annual Percentage the payments. Any indeferred will increase a effect you have beguinterest payments business payments business payments which are not increased with the area distribution, and the repute interest payments which are not increased as a payment of the area of increased as any to be the payment of the area of the a	ist boss is of the (East) ay of a thick the London of Ritconcrease of the interest of the thick the concrease of the interest of the concrease of the interest of the concrease	iness day to one-tro m Edicio roch cale which o c in the i smooth c to take i smooth to to take i smooth to to to to to to to to to to to to to to to to to to to to to to to to to to to to to to to to to to to to to to	of ence of the loss of the los	h calendar qualidon interhask hot first busines arter. Millered Rete più day of each ca white princepol hot he Annus I to hot firmes pay at annus I pay interes pay at annus I pay interes pay at annus I pay interes pay and interes pay at annus I pay pay at an	Offered Rates published a day of each of the thribished in the "Money lender momb. payments are deferred Percentage Rate which. Any increase in the imments on your loan will ment adjustment date. If £1%, and you defer it the interest rate incoments are deferred will of the payment, whicher may increase the may increase the may increase the may equined repayment in further of the payment.	will increase occurs while morease occurs while more and the litteresse the For example, principal and accord to 12% il increase by wer is tess. If urgin used to
Itemiser on of Amount Fi		nian ver				4 497	00	
Amount puid to CRER' Amount puid to	11. ± ÇÜ	www.v@3				4,473.	22.	
Total Amount Firecord				.			\$	4,473.60
t and the transport of the state of the stat								.,

राज्यवस्थात छ

Itemastion of Prepaid Pleance Charge

Total Propold Finance Chargo(s)

Offication fee

EOJUIO Education One Ugrad 10

File Copy

442.38
